

REMARKS:

In the outstanding Quayle Action, the Examiner objected to the drawings and allowed claims 1-12. No new matter is presented. Thus, claims 1-12 are pending and under consideration. The drawing objections are traversed below.

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EXAMINER INTERVIEW:

Applicants would like to thank the Examiner for taking the time to explain specific features asserted as being not shown in the drawings of the present application.

During the Interview, the Examiner requested that Applicants indicate where in the drawings the claimed "bearer bond means" and "converting" a value in the one currency into a second value are shown.

Set forth below are specific portions of the drawings as filed showing the claimed features indicated by the Examiner during the Interview. In addition to the features pointed out by the Examiner during the Interview, Applicants have herein provided reference to the drawings showing each and every feature the claimed invention.

If there are remaining issues, Applicants respectfully request that the Examiner contact the undersigned prior to acting on the case to expedite prosecution of the application.

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OBJECTION TO THE DRAWINGS:

At item 3 of the Quayle Action, the Examiner objected to the drawings under § 1.83(a).

Independent claim 1 recites "bearer bond means providing an online electronic bearer bond having a monetary value without linking the online electronic bearer bond to identity of a specific user."

The "bearer bond means" recited in claim 1 is illustrated in Fig. 1 showing a bank (50) and a web portal (40) communicating with a server (70). A bearer bond means provides or issues the electronic bearer document (IEBD) (10) to the customer (20), for example, at initial point of sell by the bank (50) or via the web portal (40) by paying for the bearer bond using existing method types (i.e., a visa card). Further, Fig. 3 shows "purchase [of a] card on-line" at

operation 210 that is described at paragraphs 89 and 90 of the Specification and Fig. 2 shows card services (100). See also purchase card on-line (510) in Fig. 5.

The bearer bond may be purchased or provided to consumers from various venues including but not limited to banks such as the bank (50) in Fig. 1, post offices, internet service providers, various stores, web sites including via the web portal (40) in Fig. 1, etc. It is therefore respectfully submitted that the "bearer bond means providing an online electronic bearer bond..." feature in the claims is shown in the drawing as filed.

Claim 3 recites "converting the first value in the first currency into a second value in a second currency." For example, Fig. 2 of the present application shows "currency exchange services 120" that converts a user's type of currency into the equivalent base currency if the user's currency is different than the base currency. Fig. 5 also shows an exchange calculator, using which a user may convert one currency (first currency of a first value) into another currency (second currency of a second value).

Claim 11 recites "converting a value of the first form of payment into a universally accepted form of payment, transferring the universally accepted form as a second form of payment to a merchant and executing the electronic transaction, thereby creating a universally accepted form of payment as requested by the user." See also claims 1, 2, 8, 9 and 10. Claim 12 also recites "using the electronic document as payment" for a transaction.

The server (70) in Fig. 1 coordinates process(es) between the database (60), the web portal (40), bank (50), merchant (30), server (70) and consumer (20) to enable the claimed "converting [of] a value" of the bearer bond or electronic document into a universally accepted form of payment for use as payment. For example, the consumer (20) wanting to make a purchase provides an electronic document or bearer bond issued via the web portal (40), and after the document including available funds are verified, the server (70) establishes a connection with the bank (50) and the transaction amount is transferred from an account identified by the electronic document to the merchant (30). In other words, the electronic document is converted to any universally acceptable payment form and used as payment for purchases including a purchase from a merchant that accepts, for example, only American Express as a form of payment, or another merchant who uses a particular pre-paid card.

The claimed features directed to "a network" (claim 8), "network means" (claim 1), "a database" (claims 2 and 8), "transaction means" (claim 1), "an electronic document" (claims 2, 11) and "online bearer bond" (claims 1, 8) are also shown in at least Figs. 1 and 3. For example,

Fig. 1 shows a consumer (20) connected with the web portal (40) via the Internet (35), allowing the consumer (20) to be provided with an electronic bearer document (10). Fig. 1 also shows a database (60) that processes transactions and coordinates payments from the consumer (20) to the merchant (30). See also Figs. 3 and 4 describing transactions using the bearer bond or electronic document.

It is respectfully submitted that the drawings of the present application as filed show each and every feature of the claimed invention.

Therefore, withdrawal of the objection to the drawings is respectfully requested.

ALLOWED CLAIMS:

At item 5 of the outstanding Quayle Action, the Examiner indicated that claims 1-12 are allowed.

CONCLUSION:

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

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By: /Temnit Afework/
Temnit Afework
Registration No. 58,202

1201 New York Avenue, N.W., 7th Floor
Washington, D.C. 20005
Telephone: (202) 434-1500
Facsimile: (202) 434-1501